

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In re Application of:** Banaugh et al.

**Docket No.:** WELL0011

**Serial No. :** 09/703,357

**Art Unit:** 2165

**Filed:** October 31, 2000

**Examiner:** Kyle, Charles

**Title:** METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING  
AND DECISIONING FOR INTERNET TRANSACTIONS

**INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner for Patents  
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

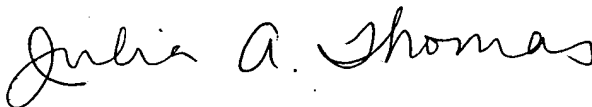
- (X) under 37 CFR 1.97(b), or  
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ( ) under 37 CFR 1.97(c) together with either a:
  - ( ) Certification under 37 CFR 1.97(e), or
  - ( ) a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ( ) under 37 CFR 1.97(d) together with a:
  - ( ) Certification under 37 CFR 1.97(e), and
  - ( ) a \$180.00 fee under 37 CFR 1.17(p)  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)
- (X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. WELL0011). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

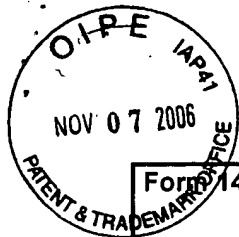
It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

A handwritten signature in cursive script that reads "Julia A. Thomas".

Julia A. Thomas  
Reg. No. 52,283

Customer No. 22862



<b>Form 1449 (Modified)</b>  <b>Information Disclosure Statement By Applicant</b>	Atty Docket No. WELL0011	Serial No.: 09/703,357
	Applicant: Banaugh et al	
	Filing Date: October 31, 2000	Group: 3624

#### U.S. Patent Application Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
		6,138,107	10/24/2000				

#### Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation Yes No	
		WO0033221	6/8/2000	QPass, Inc.				
		EP0992952	4/12/2000	Paymentech, Inc.				
		WO0036570	6/22/2000	Zowi.com				
		WO0057330	9/28/2000	Pacifica Group, Inc.				

#### Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.